

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DOUGLAS W ROMAN  
ELSA M ROMAN  
Debtor(s)

Case No. 04-33878

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/13/2004.
- 2) The plan was confirmed on 03/04/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/13/2009.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,900.00.
- 10) Amount of unsecured claims discharged without payment: \$52,736.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,200.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$16,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,294.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$727.01
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,021.01**

Attorney fees paid and disclosed by debtor: \$406.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLANTIC CREDIT & FINANCE INC	Unsecured	150.00	2,996.60	2,996.60	764.34	0.00
ATTENTION LLC	Unsecured	2,500.00	NA	NA	0.00	0.00
BEST BUY	OTHER	NA	NA	NA	0.00	0.00
BLAIR CORPORATION	Unsecured	102.00	102.56	102.56	26.16	0.00
BOUDREAU & ASSOC	Unsecured	1,789.61	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	809.76	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	429.00	1,376.95	1,376.95	351.22	0.00
CERTIFIED SERVICES INC	Unsecured	128.00	127.50	127.50	32.52	0.00
CERTIFIED SERVICES INC	Unsecured	205.00	NA	NA	0.00	0.00
CERTIFIED SVCS	Unsecured	267.00	NA	NA	0.00	0.00
COLLINS FINANCIAL SERVICES INC	Unsecured	3,954.00	4,107.35	4,107.35	1,047.66	0.00
COMPUTER CREDIT INC	Unsecured	103.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	5,346.00	NA	NA	0.00	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	1,108.00	1,107.86	1,107.86	282.58	0.00
HSBC	Unsecured	9,039.28	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,107.86	2,045.74	2,045.74	521.81	0.00
MIDLAND CREDIT MGMT	Unsecured	2,045.00	NA	NA	0.00	0.00
MORTGAGE ELECTRONIC REGIS SYS	Secured	4,319.00	4,318.96	4,318.96	4,318.96	0.00
MORTGAGE ELECTRONIC REGIS SYS	Secured	NA	NA	NA	0.00	0.00
NCM TRUST	Unsecured	1,789.00	1,789.61	1,789.61	456.48	0.00
PALISADES COLLECTION	Unsecured	132.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,199.00	1,198.95	1,198.95	305.82	0.00
RAYMOND R COPELAND DDS	Unsecured	703.84	664.86	664.86	169.59	0.00
RESURGENCE FINANCIAL	Unsecured	18,200.00	18,662.57	18,662.57	4,760.26	0.00
ROUNDUP FUNDING LLC	Unsecured	555.00	555.09	555.09	141.59	0.00
WORLD CREDIT INVESTORS	Unsecured	4,623.90	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,318.96	\$4,318.96	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,318.96</b>	<b>\$4,318.96</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,735.64</b>	<b>\$8,860.03</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,021.01</u>
Disbursements to Creditors	<u>\$13,178.99</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$16,200.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.